# **Toolbox Additions**

Until now, the information you've read in this handbook has been straightforward. It's kind of a cookie-cutter approach to getting ready for college. That's mostly because all teens need a strong foundation of core courses to do well in life. But sometimes there are snags or challenges that require more information and more effort.

You might have trouble with your study habits. You might have a child to care for, learning or physical disability, or even a special athletic talent. These challenges and concerns deserve attention, too. Students facing some of these issues will find a lot of good information here.

In this section, you'll also find worksheets and activities to help you think through different college and career planning steps.

Remember, the older you get, the more responsibility you have for the direction your life takes. If you want to accomplish something, plan for it. If you need help, get it. Teachers, school officials, parents, guardians, and friends are available to help you reach your goals. But some things will be up to you.

# 10 Study Tips

- Now your learning style. Take a learning style quiz from a career specialist or counselor. This will help you plan study strategies.
- Decide what to study, how long to study, or how much to study before you get started. Set a goal and stick to your deadlines.
- If you're a motivated student, complete difficult tasks first. For procrastinators, start off with the easy, interesting parts of the project. Reward yourself as you accomplish tasks.
- Have special places to study. Take into consideration lighting, temperature, and the location of a desk, pen, paper, etc.
- Study 30-50 minutes then take a 10-minute break. Stretch, relax, and have a snack. If you get tired or bored, move to a different location, subject, or task.
- Allow plenty of time for reading, outlining, and writing papers. Use less time for memorization, review, and self-testing.
- Use memory activities to review just before you fall asleep.
- Study with a friend. Quiz each other, compare notes, and predict test questions.
- Read all assignment and test instructions carefully.
- ▶ Speak up! If you need help, ask for it.



# **Solutions To Common Studying Problems**

The best way to make sure you get good grades is to start the year practicing good study habits and stick with them all year long. It's a lot easier to maintain good grades than to improve poor grades later.

Some of the most common studying challenges are listed on the next page along with tips to overcome them. Maybe some of these tips will help you get more from your schoolwork.

# 1. Balancing school and friends...

This can be a challenge. Friendships are important, but so is school. The best way to balance school and friends is to study together. That way, you can visit, play, and accomplish your school goals, too. Good friends will support you with your academic and future goals. As a last resort, you can make friends with kids who are as interested in schoolwork as you are, or spend less time with unsupportive friends.

# 2. Add interest to your reading assignments...

To get through a long reading assignment, imagine yourself in the story. Get involved. Ask yourself, "What is important to remember about this section?" Take notes or underline key sections and discuss the material with others in your class. You could also create a study group to break the assignment into sections. Each person could be responsible for closely studying one part of the text. The other parts you could skim or outline. Then, get together as a group to share what you learned and study for tests.

# 3. Cramming before a test...

Cramming before a test is a bad idea. Start studying well in advance, and keep studying as you go along in the school year. Begin with an hour or two a day, and then increase your study time as exams approach.

### 4. Don't know where to start...

Your challenge is to prioritize. With a big project, list all the things you have to do. Then, split the project into small, manageable chunks. Ask, "Which part is due first? Which part of the assignment is worth more points? Which task will take the most time to complete?" Decide which tasks are most important and what order you'll use to get things done. Then, get started! The most important thing to remember is start early and do a little bit each day. You'll be amazed at how much progress you make.

# 5. Staying up all night to study...

Before a test, it is important to have a rested mind. You should relax and unwind, mentally and physically, before each test. Eat well, sleep well, and maybe get some exercise. These help you stay relaxed and do better on the test.

# 6. Not enough time to study...

The trick to solving this problem is getting organized. Bring out all of your notes and textbooks. Identify the most important information and the things you don't understand. Focus your study time and energy on learning those things. If you need extra help, ask a teacher or tutor. If after school activities are the problem, keep a calendar with game days, meetings, assignments, and practices listed. Start assignments right when you get them and use lunch hours and breaks to make extra progress.

# 7. Trouble remembering things...

If you only have trouble sometimes, try connecting new information with your own examples and experiences. Use rhymes, poems, or mental pictures to help remember important facts. Some people even make up songs to help them remember. If you always have trouble remembering, no matter how long or hard you study, talk to your school counselor. Your counselor can talk with you about your specific problems and recommend strategies to help.

# **Disability Accommodations**

Colleges and universities are required to provide reasonable accommodations for students with disabilities. But, it's your responsibility to make sure the campus knows about your needs before you get there. Don't assume that every college has adequate facilities and resources. If you face learning and/or physical challenges, talk with your college of choice or school counselor to make sure the college is ready, willing, and able to meet your needs.

When you research colleges, check into student services programs. Colleges offer a wide range of assistance, from Braille texts and books on tape to complicated technologies for quadriplegic students. If you have severe Dyslexia or other learning disabilities, you can sometimes get extra time to complete exams, too.

Students with learning and/or physical challenges may also be able to receive extra time on exams like ACT® and SAT® or compete for special scholarships. The Association on Higher Education and Disability (AHEAD) has a list of links on its Web site, <a href="http://www.ahead.org">http://www.ahead.org</a>, with information about disability issues, including links to college centers for students with disabilities. The Post-ITT Web site also has a collection of resources and activities to help students with disabilities transition from high school to college. Visit <a href="http://www.postitt.org">http://www.postitt.org</a> for more information.

### **Student Parents**

f you're a teen parent, you also face some unique challenges. You might want to go away to college, but you worry about leaving home and family, finding housing, childcare, and work. Or, you might want to stay close to home and wonder what services are available for you.

Talk to the admissions office at your college of choice before you decide whether to apply. Find out what the school has to offer. Colleges are interested in having a diverse student body. They will do their best to meet your needs.

Most four-year colleges and universities offer family housing units for married students or students with children. These apartments are usually less expensive than housing near the college. Some schools even offer rental furniture for family apartments.

If you are interested in living away from home, contact the housing office at your college of choice. Ask for apartment floor plans and rent information. If you take a tour of the campus, ask your tour guide about family housing options. Your tour guide may be able to tell you where the units are located (they probably won't be part of the tour). Later, you can visit the area on your own or with a family member or friend. Also, ask about waiting lists, waiting times, and assignment priorities. Family housing units can be limited. Single parents with financial need may have the first priority.

- Transportation assistance may also be available. Some colleges and universities operate shuttles to and from family housing units. Others offer reduced-price bus passes through the student activities or student services office.
- Many colleges and universities offer reduced-price childcare services to students and staff. The hours of operation may be more flexible than you think, offering daytime and evening care. Check with admissions representatives and student services offices for more information.

## **Student Athletes**

The thought of playing college sports can be intimidating and exciting. A college recruiter can offer all sorts of promises and perks to get you to come to a particular school. Big-time NCAA Division I sports like football, basketball, and baseball aren't all colleges have to offer. Many students will be recruited for soccer, softball, hockey, cheerleading, gymnastics, and even golf. If you plan to play an NCAA sport, here are some things to keep in mind.



# Ask a lot of questions.

Coaches and recruiters should be open to all of your questions. No question is too big or too small. Talk to current and former athletes, too. See how they feel about their experiences at the school, in the community, and on the team. Sometimes the coach and the athletic program are great, but the academic and social scenes are not so great.

# Don't rush yourself.

If there are lots of colleges that want you, take your time. You do not need to declare your school of choice right away (although colleges like it when you declare a choice early). Give yourself time to visit your top schools, take notes, and compare your options.

# Watch for dishonest recruitment practices.

If a program is willing to break or bend the rules to recruit you, it might be more likely to break promises to its student athletes or other NCAA rules. If your college ends up on NCAA probation while you're a student athlete, you could miss out on the chance to participate in post-season games or gain national exposure. Character does count.

# ▶ Meet all NCAA eligibility rules.

Before colleges can recruit you, you must register with the NCAA's Initial Eligibility Clearinghouse. To register you have to meet minimum GPA and SAT I® or ACT® standards and pass several core high school courses. Remember, you cannot play or practice in Division I or II unless you meet these requirements. Visit the NCAA's Web site, <a href="http://www.ncaa.org/eligibility/cbsa">http://www.ncaa.org/eligibility/cbsa</a> for more information.

# Have a backup plan.

Most high school athletes will not receive college scholarships. Of those who do, most will not go on to play in professional leagues. Make sure that you are strong academically as well as athletically. That way, you will still be able to go to college and reach your dreams whether you get a scholarship or not.

# Worksheet: Self-Discovery

se the following questions to think about who you are and what you want for your future. Refer to pages six and seven for more information. Talk to a guidance counselor about how this worksheet can help you explore your options and prepare for the future.

Interests  What subjects, activities, or things interest you?	
Abilities  What can you do well?	
Values & Priorities  What do you value in life? What is most important to you?	
Money Matters  What kind of lifestyle do you want? How much will it cost to live that lifestyle?	
Physical Factors  Do you want a job that challenges you physically? Do you need help with physical tasks?	
Academic Goals  What are your academic goals?  What kind of degree do you want? How long are you willing to stay in school?	

# Worksheet: Researching Careers

Use a pencil to fill in the worksheet with information about the careers that interest you. Refer to pages 8-13 for useful Web sites and resources. Or, visit with your school counselor, parents, and friends to talk about these questions.

Don't forget, your ideas and career interests may change over time. So, review this information often and make changes as needed.

	CAREER CLUSTER/JOB #1	CAREER CLUSTER/JOB #2	CAREER CLUSTER/JOB #3	CAREER CLUSTER/JOB #4
What is the career cluster or job?				
What do I like about it?				
What do I dislike about it?				
Does this match my interests, values, needs, and goals? Which ones?				
What kind of higher education does this career or job require?				
What type of college offers this program?				
Which local college(s) offers this program?				
Which out-of-area colleges offer this program?				
Which high school subjects do I need to study to prepare?				
How much money could I make?				
What is the employment outlook?				

# **Worksheet: High School Planner**

Use the courses here (or your school's course catalog) to fill in your high school course plan. There's a sample plan on page 25 to help you out. Check off each core course you take, and record your grades, activities, and goals in the spaces provided.

Remember, every school offers different classes and has different requirements. So make sure you ask a teacher or counselor to look over your plans and help you choose your classes.

If you have questions about the specific classes that your school offers, visit the Higher Education Coordinating Board Web site, <a href="http://www.hecb.wa.gov">http://www.hecb.wa.gov</a>, and click on "College/Career Preparation." There, in the Core Course Database, you can type in your school's name and find the classes that meet each requirement.

# Suggestions for using this planner:

- Meet with your guidance counselor at least once a year to discuss your plans. Every school offers different classes, and many districts have different graduation requirements. Requirements can also change. Get up-to-date information from your school counselor so you can stay on track.
- 2. If you have a hard time keeping track of papers, ask your school counselor to put your course plan in your student file or portfolio. This gives you a reason to visit your counselor more often. It also helps your counselor learn more about you and your progress. Later, when you ask for letters of recommendation, your counselor will have a reminder of your activities.
- 3. When you register for classes, take your course plan with you. Check off each of the classes you've taken and consider those you still need to take. This way you can ensure you're on track to graduate from high school and go on to college or work.
- Review your plans on your own at least twice per year. Take time to record your most recent grades, activities, and awards.

### Take these classes to graduate from high school: FINE, VISUAL, ENGLISH......3 years English 9, 10, 11, or 12 PERFORMING ARTS-OR-ACADEMIC ELECTIVE ...... 1 year Creative Writing Band Choose an extra class in Composition Orchestra Language Arts Literature Choir Mathematics MATHEMATICS ...... 2 years Drawing Science Photography World Language Algebra I and II Drama, etc. Social Studies Geometry Trigonometry Integrated Math I, II, III, & IV WORK-RELATED Pre-Calculus Calculus Accounting Business Law Communication Technologies (one must be a (\*) class) Desktop Publishing Integrated Science Astronomy Family and Consumer Sciences Oceanography Biology\* Internship or Job Co-op Chemistry\* Physical Science Kevboardina Physics\* Earth Science Material Science Principles of Technology\* Environmental Studies Record Keeping Geology Voc-Tech or Industrial Arts SOCIAL STUDIES ...... 2.5 years ELECTIVES ...... 5.5 years (including Washington State History) Choose extra courses in any subject Current World Problems Economics **HEALTH and PHYSICAL European History** EDUCATION ...... 2 years Government and Politics Health Native Cultures P.E. U.S. History Sports World Studies **EXTRA REQUIREMENTS FOR YOUR SCHOOL:**

ENG	GLISHadd 1 year	WORLD LANGUAGE(must be same language; for highly selective	add 2 years e colleges add 3 years)
	E, VISUAL, PERFORMNG ARTS add ½ year outpayen't already met this requirement)  THEMATICS add 1 year	American Sign Language French	Mandarin (Chinese) Russian
	THEMATICS	German Japanese	Spanish Other world language
	cience and technology majors or nighly selective colleges add 2 years)  CIAL STUDIES	Latin	

# Grades 9 & 10

	Student Name	e:					Parent/Sponsor Name:						
GOALS	9th Grade Sc	hool Counselor:					10th Grade School	Counselor:					
မြ	Goal(s) for 9t	h Grade:					Goal(s) for 10th Gro	ade:					
	GRADE 9						GRADE 10						
뿔		igh school plan			iterest inventory		□ Create or review your high school plans □			☐ If interested	☐ If interested in the military, take the ASVAB test.		
量		ost challenging classes	5		career possibilities		<ul> <li>Discuss types of teachers, and fri</li> </ul>		rents,	<ul> <li>Continue to see your great</li> </ul>	focus on learning. Collegades	ges wi <b>ll</b>	
¥	you can handle Research college poss  Focus on learning (Your grades will be a If you haven't already,				g	☐ Keep your option	ns open—take th		Go to a college or financial aid night				
2	permanent part of your transcripts; colleges money for college						challenging clas □ Ask your school			at school  Research co	lleges. Check libraries,		
<b>V</b>	will see them)  □ Prepare for WASL tests					Running Start, Te	ech Prep, or IB®	classes	counseling	offices, and Web sites			
CHECKLIST AND TIMELINE	☐ Improve or	continue good study h	nabits				you're interested	l		Prepare for	after-school activities or of the PSAT®, ACT®, and/o	r SAT®	
	□ Get involve	ed in activities					□ In the fall, take P These tests are u		actice.	<ul><li>Search for scholarships</li><li>Consider a part-time job, internship,</li></ul>			
ţ							October.  Prepare for WASL tests			or volunteer position			
							☐ Prepare for WAS	SL tests		Research college majors			
		1ST QUARTER			2ND QUARTER			QUARTER			2ND QUARTER		
	CLASS		GRADE	CLASS		GRADE	CLASS		GRADE	CLASS		GRADE	
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		TERM GPA			TERM GPA		TERM GPA		TERM GPA				
	CLASS	3RD QUARTER	GRADE	CLASS	4TH QUARTER	GRADE	3RD (	QUARTER	GRADE	CLASS	4TH QUARTER	GRADE	
	CLASS		GRADE	CLASS		GRADE	CLASS		GRADE	CLASS		GRADE	
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2ND SEMESTER GRADES													
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SEN													
9													
7													
		TERM GPA			TERM GPA			TERM GPA			TERM GPA		
ST	ASVAB	PSAT®		PLAN®	ACTIVITIES								
# SS		v M			& AWARDS								

# Grade 11

Ŋ	Student Name:					School Cou	nselor:				
GOALS	Goal(s) for the Year:										
ŏ											
	SEPTEMBER - NOVEMBER		DECEMBER - FEBRUARY		MARCH - MAY				JUNE - AUGUST		
CHECKLIST AND TIMELINE	Meet with your school counselor		Sign-up to take the SAT® and/or ACT® in May or June. See your school counselor for details  Begin to prepare for SAT® and/or ACT®  Read all information you receive from your preferred colleges  Listen to school announcements and check the guidance office for spring open-houses and college tours  Check deadlines. Get familiar with the application and financial aid deadlines at your top choice schools  Look for and apply for scholarships  If interested in a military academy, (example: West Point) meet with your counselor to start the application process  Consider possible college majors		<ul> <li>Sign-up for college campus visits and tours.         If possible, bring family along</li> <li>Create a resume. Visit your counselor or GEAR UP staff for help</li> <li>If you haven't already, plan your senior year courses</li> <li>Apply for summer jobs or internships, or look for volunteer opportunities</li> <li>Narrow your list of colleges to 5</li> <li>Choose adults you want to write you a letter of recommendation (think about church or community leaders, teachers, coaches etc.)</li> <li>Consider applying to college under Early Decision or Early Action programs</li> <li>Sign up to take June SAT® or ACT® tests. Also consider registering for June SAT II® subject tests</li> </ul>			Request applications from your college(s) of choice  Work on your personal statement (many applications require a short essay about yourself)  Visit college campuses  If you intend to play NCAA sports, register for Initial Eligibility. You cannot play, practice, or be recruited until you are certified by the NCAA's Initial Eligibility Clearinghouse http://www.ncaa.org/eligibility/cbsa  If possible, save money for college  If you're applying for an early decision, request high school transcript(s) and letters of recommendation from teachers etc.  Send them in with your application			
	1ST QUARTER		2ND QUARTER		3RD QUARTER			4TH QUARTER			
CLASS GRADES	CLASS	GRADE	CLASS	GRADE	CLASS		GRADE	CLASS		GRADE	
CL/	TERM GPA		TERM GPA			TERM GP	Д		TERM G	iPA	
ACTIVITIES & AWARDS				TEST SCORES:	ASVAB	SAT I®	PSAT®	SAT II®	SAT II®	ACT® COMPOSITE	
ACTI & AV				SCO		M V	M V	Test: Score:	Test: Score:		

	Student N	ame:			School Counselor:								
\LS	Goal(s) fo	r the Year:											
GOALS													
ľ	SEPTEA	MBER	ОСТ	OBER	NOVEMBER	DECE	MBER	JANUARY	FEBRU	JARY	MARCH - MAY	JUNE -	AUGUST
CHECKLIST AND TIMELINE	admissions of aid deadline of the corresponde of the corresponde of the corresponde of the corresponde of the correspondent of the corr	ndar with all registration ees as well as and financial as art to file all ence 5 colleges and lications artly decision, admissions plication  October or ACT® and/or SAT II® tests	and others t with your pr Take SAT I® and/or ACT Attend colle Visit/tour co Ask college: financial aid Meet with y counselor to	ation s, counselors, o help you ersonal essays SAT II®, re® exams ge fairs olleges s about d forms our school o check up th grades and lications	■ Get financial aid applications from colleges ■ Send high school transcripts to colleges ■ Males 18 and up must register for Selective Service to get federal financial aid. Register online at http://www.sss.gov ■ Take SAT IP, SAT IIP, and/or ACT® exams ■ If necessary, register to retake SAT®, and/or ACT® tests in December or January ■ Submit applications to WA state schools ■ Apply for scholarships	high school cripts to colleges so 18 and up must er for Selective to get federal cial aid. Register to at 18 Tilling he FAFSA online? Request a Personal ID Number (PIN) from the SAT 18, SAT 118, Or ACT® exams tessary, register to sessary, register to sessary, register to sessary, register to sessary, and/or tests in December unary it applications and/or make sure they've been received make sure your colleges of choice are listed admissions files are complete complete complete complete complete tax returns early to complete FAFSA mail admissions files are complete tax returns early to complete FAFSA mail admissions application is complete file you're not admitted to shock sure your colleges of choice are listed admissions files are complete to guidance leve of choice are listed application is complete file you're not admitted to shock sure your colleges of choice are listed application is complete for you're not admitted to shock sure your colleges of choice are listed application is complete for you're not admitted to shock sure your colleges of choice are listed application is complete for you're not admitted to shock sure your colleges of choice are listed application is complete for you're not admitted to application is complete for you're not admitted to shock sure your colleges of choice are listed application is complete for you're not admitted to application is complete for your colleges of choice are listed application is complete for you pout lot make sure your colleges of choice are listed application is complete for you prove leges, see your complete tax sex sor your colleges of choice are listed application is complete for publication is complete for publication is complete for publications and/or make sure your colleges of choice are listed application is complete for publications and/or make sure		application is complete  If you're not admitted to any colleges, see your school counselor for guidance  Review financial aid awards from colleges Decide which school to attend and notify all colleges by May 1  Apply for on- or off- campus housing Respond to all letters from your college of	Finalize sur or job plan Double che housing arr Participate orientation programs Take any re placement Save mone expenses HAVE FUN	s ck campus cangements in freshman and tour equired tests y for college			
		1ST QUART	ER			QUARTER			UARTER		4TH QU	JARTER	
	CLASS			GRADE	CLASS		GRADE	CLASS		GRADE	CLASS		GRADE
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	SAT I®	SAT II®		sat II®	HS GRADUATION & 0		LUDEMENITO		of study. Colore		 ne minimum required for HS g	graduation and	
	SAI I-	SAI II	· · · · · · · ·	SAI IIº	ns GRADUATION &	OLLEGE REQ	UIKEMENIS	to Washington's public 4-	year colleges o	and universities	. Your HS or college of choice	ce may require	more.
		Test:	Test:		Language and Englis	h		Social Studies/History			Other Electives (choose	several from t	ne
	٧	Score:	Score:		Mathematics			Physical Education Arts or Academic Elective			'		
SES		Test:	Test:		World Language			Work-Related Education				ecity below)	_
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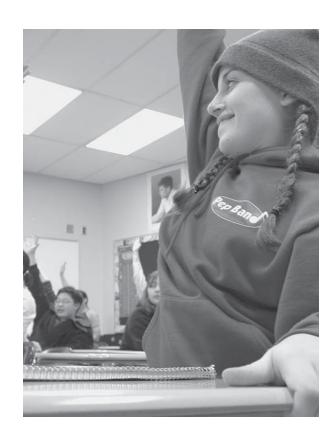
# **Worksheet: Comparing Colleges**

Use a pencil to fill in the worksheet on the next page with information about colleges you like. Refer to pages 12-13 for useful Web sites and resources. Or visit your school counselor. They may have college catalogs, view books, or other resources to help you. Also, bring this worksheet with you when you go to college nights or fairs. Ask questions and fill in the information as you look around.

Remember, the type of college training you need depends on the job or career you want. But the specific college you choose will depend on things like: cost, location, academic programs, financial aid, and entrance requirements (GPA, test scores, etc.). College information does change over time. So, review this information often and make changes as needed.

# Good is based knowledge and not on numbers?

—Plate



	ACADEMICS	STUDENT LIFE	COST	FINANCIAL AID	ADMISSIONS ATHLETICS & PERFORMING ARTS
	<ul> <li>How many students graduate from the school or major in four or five years?</li> <li>What is the academic support program like: study halls, tutoring, faculty hours, etc.</li> <li>What is the average class size?</li> <li>What is the ratio of professors to students?</li> <li>Who teaches most undergraduate classes? Graduate students or full professors?</li> <li>Does the school offer the majors that interest you?</li> <li>Is your preferred major highly ranked, popular, or unique?</li> <li>When is the best time to declare your major? (Some majors only admit freshmen)</li> </ul>	<ul> <li>Is the college in a big city or small town? (Small towns can be more close-knit; big cities can have more activities)</li> <li>What size town or school do you want?</li> <li>How close is a movie theatre, mall, bus stop, train station, or airport? Do you care?</li> <li>How diverse is the campus, ethnically, geographically, and politically?</li> <li>What are the major hangouts and campus activities?</li> <li>Does the campus have groups or clubs that interest you?</li> <li>What do current and former students have to say about the school?</li> </ul>	<ul> <li>What are the tuition and fees charged for one semester, quarter, or year?</li> <li>What can you expect to spend on books and housing?</li> <li>How expensive is the location? (Big cities can be more expensive than small towns)</li> <li>Are there any special fees for classes in your major? (Many science and art classes have lab fees)</li> <li>Are tuition and fee waivers available?</li> </ul>	<ul> <li>What percent of students get financial aid?</li> <li>How much aid do students usually get?</li> <li>What are the financial aid deadlines?</li> <li>What scholarships does the school/department offer?</li> <li>What are the scholarship deadlines?</li> <li>How long does a 'full scholarship' last and what does it cover?</li> <li>Can you lose your scholarship? If so, how?</li> <li>What are the requirements for getting aid?</li> <li>How many students apply?</li> <li>How many students apply?</li> <li>Can I get an application fee waiver?</li> <li>What tests are required?</li> <li>Is credit given for AP® or IB® exams or for Running Start or Tech Prep Classes?</li> <li>What AP® or IB® scores are considered acceptable?</li> </ul>	<ul> <li>How many student athletes in your sport graduate in four or five years?</li> <li>How many hours per week do student performers practice?</li> <li>Are there any voluntary or optional practices that most performers or athletes attend?</li> <li>What kind of health or injury insurance do athletes get?</li> <li>Are athletes covered by insurance during off-season voluntary practices?</li> <li>How long is the off-season?</li> <li>Who is competing for your position?</li> <li>When does the department head or coach's contract end?</li> <li>Are there any majors that coaches encourage or discourage because of scheduling conflicts?</li> <li>If you get a scholarship, do you keep it if you get injured?</li> <li>What is the coach's or bandleader's leadership style like? How does he/she treat students?</li> </ul>
COLLEGE #1					
COLLEGE #2					
COLLEGE #3					

# **Worksheet: Comparing Financial Aid Awards**

This worksheet is available to help you compare the financial aid offers you receive from colleges. But before you begin, here are some questions you should ask about your financial aid.

- How do you get scholarships?
- Will you lose your scholarship or grant if you get poor grades?
- What happens to your financial aid award if your family income goes up or down?
- If you get a scholarship, will the college reduce the amount you and your family have to pay or will they reduce your grant aid or loans?
- What rules apply to your loans? When do they have to be repaid, and what is the interest rate?
- How much will your monthly loan payments be?
- What happens if you cannot make a loan payment or don't have a job?
- How long do you have to pay your loans back?
- Is your work-study job assigned, or do you get to choose?
- How much do employers usually pay work-study students?
- How many hours can you work as a work-study student?
- What kinds of work-study jobs are available?

### A Word About Student Loans

If one school offers you 70 percent loan aid, another offers you 70 percent grant aid, and your family contribution is the same for both, which offer is better?

In this case, your family's out-of-pocket costs might be the same, but the loans will have to be repaid with interest. The grants will not. Remember, loans are OK, but work study is better, and scholarships and grants are best.

Take some time to calculate what percentage of your total financial aid award must be repaid. This will help you determine the best financial aid package for you.

	Example	College or Program #1	College or Program #2	College or Program #3
Tuition	\$4,675			
Required Fees	\$225			
Room & Board (Food & housing)	\$2,500			
Books and Supplies	\$1,100			
Travel	\$200			
Other	\$300			
Total Cost of Attendance (Add up all costs from above)	\$9,000			
Your Expected Family Contribution (Information from FAFSA report)	\$2,000			
Total Financial Need (Total Cost of Attendance minus your expected family contribution)	\$7,000			
Scholarships	\$0			
Grants	\$3,000			
Loans	\$1,500			
Work Study	\$2,500			
<b>Total Financial Aid</b> (Add up all financial aid from above)	\$7,000			
Unmet Need (Subtract Total Financial Aid from Total Financial Need)	\$0			
Your Family's Out-of-Pocket Costs (Add Unmet Need and Expected Family Contribution)	\$2,000			